

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
William Kennedy et al.

Application No.: 10/559,066

Confirmation No.: 1402

Filed: May 3, 2006

Art Unit: 3691

For: INTEGRATED ELECTRONIC CREDIT  
APPLICATION, CONTRACTING AND  
SECURITIZATION SYSTEM AND  
METHOD

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Examiner: O. Akintola

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action after the filing of a Request for Continued Examination under 37 CFR 1.114 (37 CFR 1.97(b)(4)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of foreign patents and non-patent literature in accordance with 37 CFR 1.98(a)(2).

For non-English language Reference B2 (JP 05-101250), a concise explanation of relevance is given in the form of an English translation of the Abstract.

Additionally, for the following U.S. patents and patent applications, of which the Applicants previously apprised the Examiner, the Examiner is hereby apprised of the following:

- 1) For U.S. Patent No. 7,801,807 (Attorney Docket No. DLT-001DIV), the Office Action mailed 5/13/09 and the Notices of Allowance mailed 4/29/10 and 12/3/09.
- 2) For U.S. Patent Application No. 10/649,397 (Attorney Docket No. DLT-001DIV1), the Office Actions mailed 6/10/10, 10/30/09 and 2/27/09;
- 3) For U.S. Patent No. 7,814,002 (Attorney Docket No. DLT-001DIV2), the Office Actions mailed 8/18/09 and 7/25/08 and the Notices of Allowance mailed 6/18/10 and 2/8/10;
- 4) For U.S. Patent Application No. 10/650,389 (Attorney Docket No. DLT-001DIV3), the Office Actions mailed 4/15/10, 7/8/09, and 7/25/08;
- 5) For U.S. Patent Application No. 11/648,943 (Attorney Docket No. DLT-002C1), the Office Action mailed 12/23/2008.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith to our Deposit Account No. 07-1700, under Order No. DLT-004.

Dated: December 9, 2010

Respectfully submitted,

Electronic signature: /Robert S. Blasi/

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